

12/04/2003 13:33 9045516111

RECEIVED
TECHNOLOGY CENTER 3600

03 DEC -8 AM 8:31

ASHKAN NAJAFI

Amendment 16/12
03 DEC 03

PAGE 01

Deef
#15

Law Office of
Ashkan Najafi, P.A.

Attorney at Law

Patents, Trademarks & Copyrights
www.patent-usa.com

Mailing Address:
113 Lamplighter Lane
Ponte Vedra Beach, FL 32082

Telephone: 904-551-6110
Facsimile: 904-551-6111
Email: patentattorney@patent-usa.com

TO: James Trammell

DATE: 12/04/2003

FAX NO.: 703-746-5534

SUBJECT: Amendment in response to Office Action dated 08/21/2003 for ABC0105

NO. OF PAGES (INCLUDING COVER PAGE):

MESSAGE:

Enclosed you will find a copy of the documents filed on Shad Hedy's behalf to the U.S. Patent and Trademark Office. Attorney Docket No. for the above noted file is ABC0105. Should any questions arise please feel free to contact our office.

Regards,

Terikay Farrell
Legal Assistant

Deef
#15

CONFIDENTIAL DOCUMENTS ENCLOSED

The pages accompanying this facsimile transmission may contain information, which is confidential or privileged. The information is intended to be for the use of the individual or entity named on this facsimile cover sheet. If you are not the intended recipient, be aware that any disclosure, copying, distribution or use of the contents of this information is strictly prohibited.

RECEIVED
TECHNOLOGY CENTER 3600
03 DEC -8 AM 8:31

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF: Shad Hedy

Serial No.: 09/420,885

Examiner: Pierre E. Elisca

Filed: 10/19/1999

Group Art Unit: 3621

Title: SYSTEM AND METHOD FOR
REAL-TIME ELECTRONIC INQUIRY,
DELIVERY AND REPORTING OF
CREDIT INFORMATION

AMENDMENT

Commissioner for Patents
PO BOX 1450
Alexandria, VA 22313-1450

INTRODUCTORY COMMENTS

The present amendment submitted herewith is in response to the Office
Action dated 08/21/2003.